

AMENDMENT TO THE SPECIFICATION:

Please amend the paragraph beginning in line 14 of page 6 as follows:

An end client 112 or 112' may have ~~serveral~~ several accounts and may, on occasion, request a transfer of assets from one account to another. The request is forwarded to the rules engine 140 and, if the request is approved after being subjected to rules analysis, the transfer will be carried out using AMPS process 165.